

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Steven Lyles  
 Debtor

Case No. 18-11678-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 10

Date Rcvd: Mar 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2018.

db +Steven Lyles, 3839 Marshall Road, Drexel Hill, PA 19026-3504  
 14077549 Delaware County DRS, 2nd & Orange Streets, Media, PA 19063  
 14072267 +FV-1, Inc. in Trust for Morgan Stanley, Mortgage Capital Holdings LLC, 8742 Lucent Blvd.,  
 Suite 300, Littleton, CO 80129-2386  
 14077551 Specialized Loan Servicing, LLC, 8472 Lucent Blvd., Suite 300, Littleton, CO 80129

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Perlick@verizon.net Mar 29 2018 01:49:30 ZACHARY PERLICK, 1420 Walnut Street,  
 Suite 718, Philadelphia, PA 19102

tr +E-mail/Text: bncnotice@phl3trustee.com Mar 29 2018 01:51:13 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

smg E-mail/Text: bankruptcy@phila.gov Mar 29 2018 01:50:56 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2018 01:50:18  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 29 2018 01:50:32 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Mar 29 2018 01:50:20 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14077550\* +FV-1, Inc. in Trust for Morgan Stanley, Mortgage Capital Holdings LLC, 8742 Lucent Blvd.,  
 Suite 300, Littleton, CO 80129-2386  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor FV-I. INC. IN TRUST FOR MORGAN STANLEY MORTGAGE  
 CAPITAL HOLDINGS LLC KMcDonald@blankrome.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
 ZACHARY PERLICK on behalf of Debtor Steven Lyles Perlick@verizon.net, pirelandl@verizon.net  
 TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1	<b>Steven Lyles</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>18-11678-elf</b>		
	Social Security number or ITIN	<b>xxx-xx-9973</b>	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	<b>13 3/12/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Steven Lyles	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	3839 Marshall Road Drexel Hill, PA 19026	
<b>4. Debtor's attorney</b> Name and address	ZACHARY PERLICK 1420 Walnut Street Suite 718 Philadelphia, PA 19102	Contact phone (215) 569-2922 Email: <a href="mailto:Perlick@verizon.net">Perlick@verizon.net</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 3/28/18

**For more information, see page 2**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.